

**REMARKS**

The Office Action dated December 4, 2006, has been received and carefully considered. In this response, claims 1, 7, 10, 43 and 49 have been amended. Entry of the amendments to claims 1, 7, 10, 43 and 49 is respectfully requested. Reconsideration of the outstanding objections/rejections in the present application is also respectfully requested based on the following remarks.

I. **THE OBVIOUSNESS REJECTION OF CLAIMS 1-53**

Claims 1-53 have been rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Publication No. 2002/016958 (Adler) in view of U.S. Patent No. 5,799,286 (Morgan).

As stated in MPEP § 2143, to establish a prima facie case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, not in applicant's disclosure. In re Vaeck, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

Although Applicant does not agree with the pending rejections, Applicant has nonetheless amended claims 1, 7, 10, 43 and 49 to clarify the claimed invention and better distinguish the cited reference. For example, Applicant has amended independent claim 1 to recite "establishing a relationship between the component of the business entity and an agent or broker intermediary using the developed plan." Independent claims 7, 10, 43 and 49 have been

amended in a similar manner. Applicant respectfully submits that the pending claims are now allowable. In particular, Applicant respectfully submits that neither Adler nor Morgan – alone or in combination – teach or suggest any feature or functionality comprising “establishing a relationship between the component of the business entity and an agent or broker intermediary using the developed plan.”

In view of the foregoing, it is respectfully requested that the aforementioned obviousness rejection of claims 1-53 be withdrawn.

**CONCLUSION**

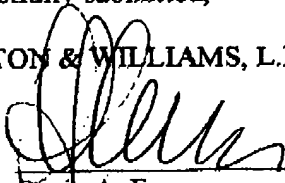
If the Examiner believes that a telephone conference or interview would advance prosecution of this application in any manner, the undersigned stands ready to conduct such a conference at the convenience of the Examiner.

If there are any fees due under 37 C.F.R. §1.116 or §1.117 which are not enclosed herewith, including any fees required for extension of time under 37 C.F.R. §1.136, please charge such fees to our Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS, L.L.P.

By:

  
Ozzie A. Farres  
Registration No. 43,606

HUNTON & WILLIAMS, L.L.P.  
1900 K Street, N.W.  
Washington, D.C. 20006  
Tel.: (202) 955-1500  
Fax: (202) 778-2201

Dated: March 5, 2007